GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:2047
ANSWERED ON:30.11.2007
LOAN UNDER POVERTY ALLEVIATION PROGRAMMES BY PRIVATE BANKS
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Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India (RBI) has directed the private banks to provide losai under poverty alleviation programmes of the Government;

(b) if so, the details thereof;

(c) the reaction of the private banks thereto; and

(d) the details of loans provided by the private banks under poverty alleviation programme of the Union Government during the last three years, bank-wise, State-wise?

Answer

The Minister of State in the Ministry of Finance (Shri Pawan Kumar Bansal)

(a) & (b) : The Reserve Bank of India (RBI) from time to time issues instructions/ guidelines to all Scheduled Commercial Banks including Private Sector Banks on provision of credit to the rural and the urban poor under poverty alleviation programmes such as the SwarnajayaiUi Gram Swarozgar Yojana (SGSY) and the Swarna Jayanti Shahari Rozgar Yojana (SJSRY).
(c) & (d) : The private banks, in accordance with the; guidelines of the RBI, have been providing credit to the rural poor. Bank-wise details of loans disbursed, by Private Sector Banks under SGSY and SJSRY during the last three years are given at Annexure, However, State-wise details for Private Sector Banks are not available.